

Information to identify the case:

Debtor 1	<u>Phillip C. DeMatteis</u>	Social Security number or ITIN	xxx-xx-2201
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10194-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phillip C. DeMatteis
dba DeMatteis Lawn and Landscaping

6/12/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Phillip C. DeMatteis
 Debtor

Case No. 19-10194-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db +Phillip C. DeMatteis, 554 S. Buhl farm Dr., Hermitage, PA 16148-2510
 15003225 Diagnostic Imaging Consultants, P.O. Box 371863, Pittsburgh, PA 15250-7863
 15003226 +John Flynn Funeral Home, 2630 East State Street, Hermitage, PA 16148-2718
 15003227 +Joseph J. Conti DO LTD, 480 N. Kerrwood Dr. #102, Hermitage, PA 16148-5212
 15003228 Mahoning Valley Hematology/Oncology Asso, PO Box 786536, Philadelphia, PA 19178-6536
 15003229 Markel Specialty Commercial, PO Box 59838, Schaumburg, IL 60159-0838
 15003230 Radius Global Solutions LLC, PO Box 15118, Jacksonville, FL 32239-5118
 15003232 +Sharp Collections, Inc., 114 N. Mercer Ave., P.O. Box 81, Sharpsville, PA 16150-0081
 15003233 +Tri County Industries, Inc., P.O. Box 867, Mars, PA 16046-0867
 15003235 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 15003234 United Collection Bureau, Inc, P.O. Box 1116, Jerry City, OH 43437

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2019 02:39:35 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jun 13 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15003222 EDI: CAPITALONE.COM Jun 13 2019 06:23:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 15003223 EDI: CAPITALONE.COM Jun 13 2019 06:23:00 Capital One Bank (USA) NA, P.O. Box 71083,
 Charlotte, NC 28272-1083
 15003224 EDI: RCSFNBMARIN.COM Jun 13 2019 06:23:00 Credit One Bank, P.O. Box 60500,
 City Of Industry, CA 91716-0500
 15007055 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2019 02:39:35
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 15003231 E-mail/Text: jennifer.chacon@spservicing.com Jun 13 2019 02:41:09
 Select Portfolio Servicing Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
 15003583 +EDI: RMSC.COM Jun 13 2019 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Legacy Mortgage Asset Trust 2017-GS2

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us
 Christopher M. McMonagle on behalf of Creditor Legacy Mortgage Asset Trust 2017-GS2
 cmcmonagle@sterneisenberg.com, bkcf@sterneisenberg.com
 David J. Graban on behalf of Debtor Phillip C. DeMatteis graban@verizon.net
 James Warmbrodt on behalf of Creditor Legacy Mortgage Asset Trust 2017-GS2
 bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 6